

B18(Official Form 18)(12/07)

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

Case No: 2:08-bk-56848

In Re:

Mary Ann Crooks
3 Grandview Ave.
Jackson, OH 45640

Chapter: 7

Debtor(s)

Social Security / Individual Taxpayer ID No.:

Debtor: xxx-xx-4617
Joint:

Employer Tax ID / Other nos.:

Debtor:
Joint:

DISCHARGE OF DEBTOR

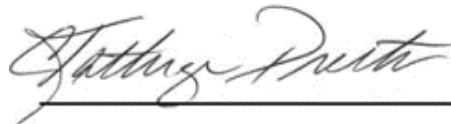
It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 10/21/08

BY THE COURT:

A handwritten signature in cursive script, appearing to read "C. Kathryn Preston", written over a horizontal line.

C. Kathryn Preston
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 0648-2
Case: 08-56848User: admin
Form ID: bl8Page 1 of 1
Total Served: 17

Date Rcvd: Oct 22, 2008

The following entities were served by first class mail on Oct 24, 2008.

db +Mary Ann Crooks, 3 Grandview Ave., Jackson, OH 45640-9089
 tr +William B Logan, 50 West Broad Street, Suite 1200, Columbus, OH 43215-5907
 11443948 AJ Stockmeister Plumbing, Heat. & Cool., P.O. Box 677, Jackson, OH 45640
 11443947 +Adena Health Care, c/o P.C.B., P.O. Box 29917, Columbus, OH 43229-7517
 11443949 Bank of America, P.O. Box 15726, Wilmington, DE 19886-5726
 11443951 CitiCards, P.O. Box 183065, Columbus, OH 43218-3065
 11443952 +Elder-Beerman/Bon Ton, Retail Services, Dept. 7680, Carol Stream, IL 60116-0001
 11443954 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090
 11443953 +Jackson County Treasurer, 226 E. Main St., P.O. Box 980, Jackson, OH 45640-0980
 11443956 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
 11443957 +Milton Banking Company, P.O. Box 268, Wellston, OH 45692-0268
 11443958 Sears, P.O. Box 183082, Columbus, OH 43218-3082
 11443959 +US Dept. of Education, P.O. Box 530260, Atlanta, GA 30353-0260

The following entities were served by electronic transmission on Oct 22, 2008.

tr +EDI: QWBLOGAN.COM Oct 22 2008 19:08:00 William B Logan, 50 West Broad Street, Suite 1200, Columbus, OH 43215-5907
 cr +EDI: RECOVERYCORP.COM Oct 22 2008 19:08:00 Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 11443949 EDI: BANKAMER2.COM Oct 22 2008 19:08:00 Bank of America, P.O. Box 15726, Wilmington, DE 19886-5726
 11443950 EDI: CHASE.COM Oct 22 2008 19:13:00 Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
 11443955 EDI: CBSKOHL'S.COM Oct 22 2008 19:08:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
 11469721 EDI: RECOVERYCORP.COM Oct 22 2008 19:08:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 11443958 EDI: SEARS.COM Oct 22 2008 19:08:00 Sears, P.O. Box 183082, Columbus, OH 43218-3082
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +The Milton Banking Company, PO Box 268, Wellston, OH 45692-0268

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2008

Signature:

